

Please REPLACE the paragraph beginning at page 18, line 10, with the following paragraph:

B2 --An OS (operating system) is installed in the MPU 23 so that peripheral devices are controlled by the MPU 23. The MPU 23 also executes programs stored in the memory 25.--

Please REPLACE the paragraph beginning at page 18, line 16, with the following paragraph:

B3 --The memory 25 stores data such as application programs, name and address of a user, deposited digital cash (data of digital money), digital data of a ticket, and data regarding points given by a store when payment is made. The data stored in the memory 25 is read by the MPU 23, and is output after being processed. FIG. 4 shows contents of data stored in the memory 25. As shown in FIG. 4, the memory 25 stores application programs for receiving various services, personal attribute information, personal telephone book, registered data, service information, etc.--

IN THE CLAIMS:

Please CANCEL claim 3, AMEND claims 1 and 5, and ADD new claim 26 in accordance with the following:

- C
- B4
1. (AS TWICE AMENDED) A portable communication device for communicating with a remote communication terminal, the portable communication device being configured and arranged to be used in a digital money system, comprising:
 - a remote communication interface interfacing radio-frequency communication with a remote communication terminal;
 - a short-distance communication interface interfacing wireless communication with a communication terminal located at a point of transaction involving the use of digital money; inputting unit inputting data or instruction information to said portable communication device;
 - a memory storing the data input by the inputting unit or data received via said remote communication interface and said short-distance communication interface;